

Table I.F.1(2006) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.4%	65.9%	67.1%	67.3%	65.5%	66.4%	66.6%	66.3%
Industry group **								
Agric., fish., forest.	61.9%	.	.	.	.	.	67.0%	59.0%
Mining and manufacturing	70.2%	.	.	.	.	.	65.6%	70.9%
Construction	69.8%	.	.	.	.	.	64.3%	75.3%
Utilities and transp.	66.5%	.	.	.	.	.	72.3%	65.7%
Wholesale trade	68.0%	.	.	.	.	.	68.6%	67.8%
Fin. svcs. and real estate	62.4%	.	.	.	.	.	72.1%	61.0%
Retail trade	74.7%	.	.	.	.	.	66.1%	76.3%
Professional services	60.1%	.	.	.	.	.	66.8%	58.6%
Other services	70.4%	.	.	.	.	.	64.2%	72.5%
Ownership								
For profit, incorporated	68.7%	.	.	.	.	.	67.3%	69.1%
For profit, unincorporated	65.3%	.	.	.	.	.	65.9%	65.1%
Nonprofit	55.0%	.	.	.	.	.	62.0%	54.1%
Age of firm								
Less than 5 years	67.1%	.	.	.	.	.	66.4%	68.0%
5-9 years	70.8%	.	.	.	.	.	68.5%	73.4%
10-19 years	65.6%	.	.	.	.	.	63.1%	67.5%
20 or more years	65.1%	.	.	.	.	.	67.5%	64.6%
Unknown	68.5%	.	.	.	.	.	77.9%	68.5%
Multi/single status								
2 or more locations	66.9%	.	.	.	.	.	68.5%	66.8%
1 location only	65.3%	.	.	.	.	.	66.5%	63.8%
Percent full-time employees								
Less than 25%	61.4%	.	.	.	.	.	67.3%	60.1%
25-49 %	67.4%	.	.	.	.	.	59.3%	69.3%
50-74 %	61.2%	.	.	.	.	.	63.8%	60.4%
75% or more	67.0%	.	.	.	.	.	67.2%	66.9%
Union presence								
No union employees	67.8%	.	.	.	.	.	66.9%	68.1%
Has union employees	60.0%	.	.	.	.	.	66.7%	59.6%
Unknown	68.0%	.	.	.	.	.	47.7%	68.5%
Percent low wage employees								
50% or more low wage	74.8%	.	.	.	.	.	67.7%	75.9%
Less than 50% low wage	64.8%	.	.	.	.	.	66.5%	64.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2006) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.33%	1.90%	1.58%	1.61%	1.11%	0.74%	0.71%
Industry group **								
Agric., fish., forest.	9.17%	.	.	.	.	.	8.47%	12.11%
Mining and manufacturing	1.01%	.	.	.	.	.	2.51%	1.00%
Construction	1.91%	.	.	.	.	.	3.13%	3.34%
Utilities and transp.	1.58%	.	.	.	.	.	6.59%	1.75%
Wholesale trade	1.58%	.	.	.	.	.	2.52%	2.32%
Fin. svcs. and real estate	2.69%	.	.	.	.	.	2.66%	2.95%
Retail trade	1.09%	.	.	.	.	.	0.95%	1.10%
Professional services	1.62%	.	.	.	.	.	1.57%	1.78%
Other services	0.85%	.	.	.	.	.	2.15%	1.32%
Ownership								
For profit, incorporated	0.54%	.	.	.	.	.	0.78%	0.63%
For profit, unincorporated	1.08%	.	.	.	.	.	1.59%	1.43%
Nonprofit	1.98%	.	.	.	.	.	2.71%	2.07%
Age of firm								
Less than 5 years	3.04%	.	.	.	.	.	2.45%	6.37%
5-9 years	1.65%	.	.	.	.	.	2.48%	2.17%
10-19 years	1.79%	.	.	.	.	.	2.48%	2.20%
20 or more years	0.82%	.	.	.	.	.	1.24%	0.94%
Unknown	1.40%	.	.	.	.	.	4.48%	1.41%
Multi/single status								
2 or more locations	0.90%	.	.	.	.	.	2.38%	0.93%
1 location only	1.00%	.	.	.	.	.	0.84%	1.83%
Percent full-time employees								
Less than 25%	4.33%	.	.	.	.	.	4.26%	4.51%
25-49 %	2.29%	.	.	.	.	.	3.73%	2.78%
50-74 %	1.93%	.	.	.	.	.	1.80%	2.45%
75% or more	0.72%	.	.	.	.	.	0.87%	0.78%
Union presence								
No union employees	0.52%	.	.	.	.	.	0.67%	0.60%
Has union employees	2.14%	.	.	.	.	.	4.38%	2.12%
Unknown	2.44%	.	.	.	.	.	8.81%	2.37%
Percent low wage employees								
50% or more low wage	0.85%	.	.	.	.	.	2.22%	0.79%
Less than 50% low wage	0.73%	.	.	.	.	.	0.83%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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